

United States Bankruptcy Court
Western District of OklahomaIn re:
Jennifer Kristen Willhite
DebtorCase No. 23-11078-SAH
Chapter 7District/off: 1087-5
Date Rcvd: Apr 28, 2023User: admin
Form ID: 309APage 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2023:**

Recip ID	Recipient Name and Address
db	Jennifer Kristen Willhite, 318 N D St, Duncan, OK 73533-6628
6739612	Brent Willhite, 318 N D St, Duncan, OK 73533-6628
6739614	CBSA Collection, Po Box 1929, Stillwater, OK 74076-1929
6739615	Check 'n Go, 2360 N Highway 81, Duncan, OK 73533-1219
6739617	Courtesy Loans, 810 W Main St, Duncan, OK 73533-4616
6739618	Dept of Ed/aidvantage, PO Box 4450, Portland, OR 97208-4450
6739619	+ Duncan Anesthesia Associates, 1310 W Oak Ave, Duncan, OK 73533-4349
6739620	+ Duncan Regional Hospital, PO Box 1264, Duncan, OK 73534-1264
6739626	Loyalloans, 810 W Main St, Duncan, OK 73533-4616
6739631	Vermillion Plumbing, 306 W Main St, Duncan, OK 73533-7028

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: luke@lukehomenlaw.com	Apr 28 2023 21:07:00	Luke A Homen, Luke Homen Law, PLLC, 10313 Greenbriar Pkwy, Oklahoma City, OK 73159
tr	+ EDI: QSJMANCHESTER.COM	Apr 29 2023 01:06:00	Susan J. Manchester, 1100 N Shartel, Oklahoma City, OK 73103-2602
smg	Email/Text: bankruptcy@oesc.state.ok.us	Apr 28 2023 21:07:00	Oklahoma Employment Security Commission, PO Box 53039, Oklahoma City, OK 73152-3039
ust	+ Email/Text: USTPRegion20.OC.ECF@usdoj.gov	Apr 28 2023 21:07:00	United States Trustee, United States Trustee, 215 Dean A. McGee Ave., 4th Floor, Oklahoma City, OK 73102-3479
6739610	^ MEBN	Apr 28 2023 21:03:37	Ars Account Resolution, Po Box 459079, Fort Lauderdale, FL 33345-9079
6739611	Email/Text: bankruptcy@axcess-financial.com	Apr 28 2023 21:07:00	Axcssfn/cngo, 7755 Montgomery Rd, Cincinnati, OH 45236-4291
6739616	^ MEBN	Apr 28 2023 21:03:14	CHIME, CHIME, Po Box 417, San Francisco, CA 94104-0417
6739613	+ EDI: CAPITALONE.COM	Apr 29 2023 01:00:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
6739618	EDI: MAXMSAIDV	Apr 29 2023 01:06:00	Dept of Ed/aidvantage, PO Box 4450, Portland, OR 97208-4450
6739621	^ MEBN	Apr 28 2023 21:03:06	HRRG, PO Box 8486, Coral Springs, FL 33075-8486
6739622	+ EDI: LCIICSYSTEM	Apr 29 2023 01:00:00	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
6739623	EDI: JEFFERSONCAP.COM	Apr 29 2023 01:06:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint

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6739624	EDI: JEFFERSONCAP.COM	Apr 29 2023 01:06:00	Cloud, MN 56303 Jefferson Capital Systems LLC, 16 McLeland Rd, St Cloud, Saint Cloud, MN 56303
6739625	^ MEBN	Apr 28 2023 21:03:43	Love Beal & Nixon, Po Box 32738, Oklahoma City, OK 73123-0938
6739627	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 28 2023 21:10:43	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
6739628	+ EDI: NAVIENTFKASMSERV.COM	Apr 29 2023 01:06:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
6739629	Email/Text: lawfirmTX@rsieh.com	Apr 28 2023 21:07:00	Rausch Sturm LLP, 250 N Sunnyslope Rd Ste 300, Brookfield, WI 53005
6739630	Email/Text: EDBKNotices@ecmc.org	Apr 28 2023 21:07:00	U S Dept of Ed, Po Box 5609, Greenville, TX 75403-5609
6739632	+ Email/Text: bankruptcyreports@wakeassoc.com	Apr 28 2023 21:07:00	Wakefield & Associates, PO Box 58, Fort Morgan, CO 80701-0058

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2023 at the address(es) listed below:

Name	Email Address
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Luke A Homen

on behalf of Debtor Jennifer Kristen Willhite
G61251@notify.cincompass.com;lahcourtnotices@gmail.com;LHomen@jubileebk.net

Susan J. Manchester

susanmanchester@sbcglobal.net smanchester@ecf.axiosfs.com;manchesterlaw@sbcglobal.net

United States Trustee

Ustpregion20.oc.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Jennifer Kristen Willhite		Social Security number or ITIN xxx-xx-3041
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN
	First Name	Middle Name	Social Security number or ITIN
			EIN
United States Bankruptcy Court	Western District of Oklahoma		Date case filed for chapter 7 4/27/23
Case number:	23-11078 - SAH		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/17

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code.
An order for relief has been entered.**

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Jennifer Kristen Willhite	
2. All other names used in the last 8 years	fka Jennifer Thrall	
3. Address	318 N D St Duncan, OK 73533-6628	
4. Debtor's attorney Name and address	Luke A Homen Luke Homen Law, PLLC 10313 Greenbriar Pkwy Oklahoma City, OK 73159	Contact phone 405-639-2099 Email: luke@lukehomenlaw.com
5. Bankruptcy trustee Name and address	Susan J. Manchester 1100 N Shartel Oklahoma City, OK 73103	Contact phone (405) 278-8880 Email: susanmanchester@sbcglobal.net

For more information, see page 2 >

Debtor Jennifer Kristen Willhite

Case number 23-11078

6. Bankruptcy clerk's office	215 Dean A. McGee Oklahoma City, OK 73102 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Hours open: 8:30am – 4:30pm Contact phone (405) 609-5700 Date: 4/28/23
7. Meeting of creditors	May 24, 2023 at 01:30 PM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: Telephone Conference: 877-973-0746 Participant Code: 9468854
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	Filing deadline: 7/24/23 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

A Photo ID is required to enter the building. Weapons, including pocket knives, and cellphones are not permitted in the building.

NOTICE OF TELEPHONIC 341 MEETING OF CREDITORS

DUE TO THE URGENCIES OF THE PUBLIC HEALTH CRISIS RELATED TO COVID-19, THIS MEETING WILL BE HELD BY TELEPHONIC MEANS.

The Debtor(s) is required to **APPEAR BY PHONE** at the meeting of creditors on the date and time provided for the purpose of being examined under oath. Attendance **BY PHONE** by creditors at the meeting is welcomed, but not required. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to the creditors.

Prior to the time provided, dial the telephone number and use the code provided to enter the meeting. Parties should dial in at least five minutes prior to the start of the meeting. There is no security code and please do not select any other feature. If the automated attendant asks for a security code, one is not required. Once connected, please mute your phone until the case is called and disconnect when notified your meeting is completed. You are encouraged to call from a landline if possible, to call from a quiet location, and to not use a "speaker" function or place the call on hold (as this may cause music or other noises to play during the meetings of other participants on the call).

Debtor(s) is encouraged to contact your attorney prior to the meeting for more information.

DO NOT COME TO THE COURTHOUSE. THIS MEETING WILL TAKE PLACE BY TELEPHONE ONLY.